What is claimed is:

1.   In a smart card having a memory and a processor for executing application programs stored in the memory, a method of identifying the stored application programs, the method comprising:

5   receiving in a smart card a plurality of application programs from an external system;

receiving in the smart card a plurality of symbols representing the plurality of application programs from the external system; and

displaying on a display of the smart card the plurality of received symbols for identification of the application programs by a user.

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2.   The method according to claim 1, further comprising determining a display location for each symbol and wherein the step of displaying displays the received symbols according to the determined locations.

15   3.   The method according to claim 2 wherein the display locations for the symbols is determined according to the usage frequency of the associated application programs.

4.   The method according to claim 2 wherein the display location for the symbol is determined according to the amount of premium paid to the issuer of the smart card.

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5.   The method according to claim 2 wherein the symbol associated with the last used application program is either displayed first in the display of the smart card or displayed more prominently than other symbols.

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6. The method according to claim 2 wherein the displayed locations for the symbols are determined randomly.

5   7. The method according to claim 1, further comprising:

receiving a new application program and an associated new symbol;

determining a display location for the new symbol; and

displaying the new symbol according to the determined location for the new symbol.

10   8. The method according to claim 7 wherein the step of determining includes changing the display location of at least one of the plurality of application programs.

9. The method according to claim 1, further comprising:

receiving a request to delete a selected application program from the smart card;

15   deleting from the smart card the selected application program and the associated symbol in response to the delete request; and

determining the display locations for the remaining symbols.

10. The method according to claim 1, further comprising:

20   receiving a navigation input from the user; and

highlighting a corresponding displayed symbol according to the received navigation input.

11.   The method according to claim 10, further comprising:

receiving a selection input from the user; and

selecting, for execution by a processor of the card, the application program corresponding

to the highlighted symbol.

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12.   The method according to claim 10, further comprising:

receiving a selection input from the user, the selection input selecting one of the

displayed symbols; and

displaying user information associated with the application program corresponding to the

10   selected symbol.

13.   A method of identifying application programs stored in a multi-application smart card

having a display, comprising:

receiving by a multi-application smart card a plurality of application programs, the

15   application programs being executable by a processor of the smart card;

receiving by the smart card a plurality of symbols associated with the application

programs;

determining display locations for the symbols; and

displaying, on a display of the smart card for viewing by a user, the received symbols

20   according to the determined display locations.

14.   The method according to claim 13 wherein the display locations for the symbols is

determined according to the usage frequency of the associated application programs.

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15. The method according to claim 13, further comprising:

receiving a new application program and an associated new symbol;

determining a display location for the new symbol; and

5   displaying the new symbol according to the determined location for the new symbol.

16. The method according to claim 13, further comprising:

receiving a navigation input from the user; and

highlighting a corresponding displayed symbol according to the received navigation

10   input.

17. The method according to claim 16, after the step of highlighting, further comprising:

receiving a selection input from the user, the selection input selecting one of the

displayed symbols; and

15   displaying user information associated with the application program corresponding to the

selected symbol.

18. A smart card comprising:

a display;

20   a memory operable to store a plurality of application programs and symbols representing

the programs; and

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a processor coupled to the memory and the display, the processor being operable to execute the application programs and display the plurality of associated symbols on the display for viewing by a user.

5   19.   The smart card according to claim 18 wherein the processor determines display locations of the symbols based on the usage frequency of the associated application programs.

20.   The smart card according to claim 18, further comprising:

a loader program stored in the memory and operable to receive a new application

10   program and an associated new symbol, determine a display location for the new symbol, and display the new symbol according to the determined location.

21.   The smart card according to claim 20 wherein when the display location for the new symbol is determined, the loader program changes the display location of at least one of the

15   plurality of application programs.

22.   The smart card according to claim 18, further comprising an input device coupled to the processor and operable to receive navigation inputs from the user for navigation among the displayed symbols.

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23.   The smart card according to claim 22 wherein the input device includes a plurality of directional keys and a selection key, the processor being operable to highlight a corresponding displayed symbol in response to the navigation input received through the directional keys, the

processor being further operable to display user information associated with the application

program corresponding to the highlighted symbol in response to activation of the selection key.

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